

Billing and Banking Handbook Aetna Funding Advantage

Thanks for choosing Aetna Funding Advantage (AFA) – you've made a great choice. This billing and banking handbook covers important information about your bill and how AFA payments work. Make sure you keep this document handy for future reference.

Our billing timeline:

By the 22nd of each month, we post your monthly AFA invoice on Springboard Marketplace. If you don't use Springboard, your invoice will be posted to the Employer Secure Website by the 22nd. We base your invoice on the employees and their dependents enrolled for coverage on the 18th of that month. On the second business day of the following month, we will pull funds from your account. If enrollment changes after the 18th of the month, we'll show the changes as a retroactive adjustment on the next month's statement.

Your first bill:

If we install your group prior to the 25th of the month before your effective date, on the second business day of the following month, we will pull funds from your account. If we install your group between the 26th and the 14th of the month after your effective date, we will pull funds about a week later. If we install your group any time after the 15th of your effective date, your first invoice will reflect current month charges and any prior month(s) charges. The date we will pull funds will appear on the invoice under payment due date.



Bill Summary

1. Bill information

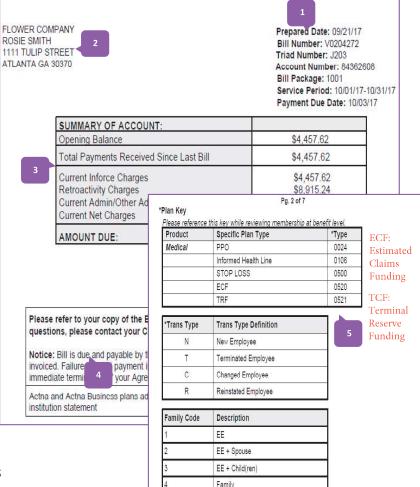
- Prepared date date the bill was generated
- Bill number bill identifier
- Triad number for internal Aetna use only
- Account number unique identification number for your account (this should be included on all correspondence)
- Bill package multiple statement identifier
- Service period the coverage billing period
- Payment due date date payment is due

2. Customer information

Your name, contact and mailing address

3. Summary of account

- Opening balance prior month's balance due
- Total payments received since last bill listing of each payment received since your last bill and the total of these payments
- Current inforce charges current charges based on active membership as of the prepared date
- Retroactivity charges charges and credits for activity not previously billed or credited
- Current admin/other adjustment charges administrative charges for the current period and/or adjustments to previously billed amounts
- Current net charges total of current inforce charges plus retroactivity and other adjustments
- Amount due the total amount



AFA product

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Employee, Employee + Spouse, Employee + Child(ren) and Family are the standard 4-tiers of the

Aetna Attn: Billing Statement Dist

P.O.BOX 67103 Harrisburg PA 17106-7103

FLOWER COMPANY

4. Messages

Important information regarding payment terms and agreement

5. Plan key

The plan key, on the back of the invoice summary page, lists the products and plan types your members are enrolled in. Specific plan types have a three-digit type code to reference individual members for the rest of the invoice. It also includes the tier code that represents the coverage level. The Type code can be referenced back to the Current Inforce Charges to identify the benefits each member is billing for.



Current inforce charges

1. Employee name, effective date

Provides the name of each employee and their original effective date

2. Family code, type and amount

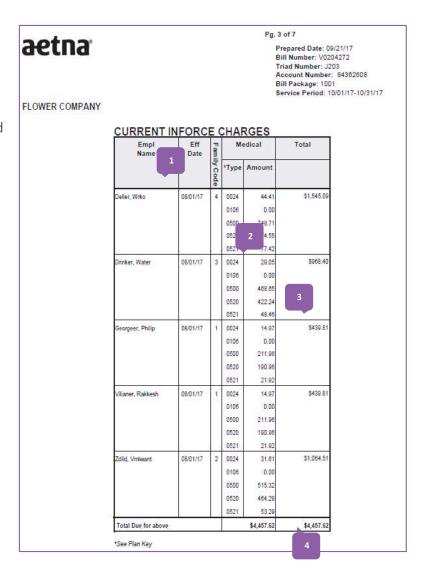
Provides the tier code, products and cost charged per employee. If an employee is enrolled in multiple products, each one is shown separately. The total cost for all products is in the last column.

3. Total

Total amount of premium per employee for all products

4. Total due for above charges

Total amount for each product and total current charges reflected above





Retroactivity charges/credits

1. Employee name, family code

Provides the name of each employee and their tier

2. Trans

Transaction type code N = new, T = termination, C = change

3. Effective date

Effective date of the transaction

4. Months impacted

The number of months impacted

5. Product type and amount

Product and total premium adjusted per employee

6. Total

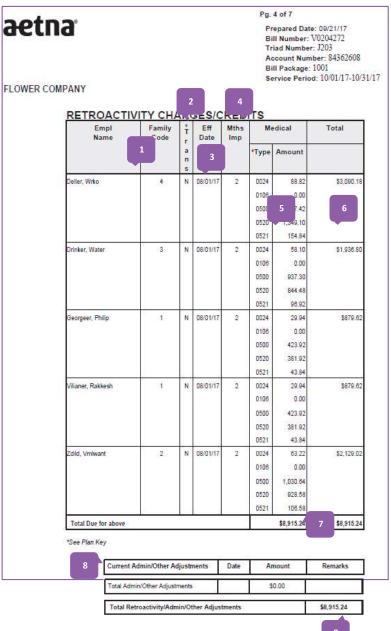
Total amount of retroactive premium per employee for all products

7. Total due for above

Total amount for each product and total retroactive charges/credits

8. Current admin/other adjustments

List of current administrative charges and/or adjustments with a corresponding remark/description of the adjustment (debit and credit adjustments are shown separately by date)



9. Total retroactivity/admin/other adjustments

A total of the adjustments reflected above



Benefit snapshot current membership

1. Product

Displays only products with active enrollment

2. Plan type

Indicates products (See plan key for reference)

3. Description

Indicates for whom the product applies

4. Recorded employee/volume

Number of employees enrolled in the plan and corresponding total premium for that tier

5. Active control-suffix-accounts (CSA)/company-customer-profile (CCP) reflected in this invoice

The corresponding account structure assigned to this account/bill package

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aetna*	FLOWER COMPANY HOT CUMEMBERSHIP		4	Prepared Date: 09/ Bill Number: V020- Triad Number: I203 Account Number: 8 Bill Package: 1001 Service Period: 10/	1272 14362608	
			Recorded Empl /	Volume	ie	
Product	*Plan Type	Description	Empl / Volume	Amount		
Medical	024	EE EE + Spouse EE + Child(ren) Family Subtotal	2 1 1	\$29.94 \$31.61 \$29.05 \$44.41 \$135.01		
STOP LOSS	500	EE EE + Spouse EE + Child(ren) Family Subtotal	2 1 1 1	\$423.92 \$515.32 \$468.65 \$748.71 \$2,156.60		
ECF	520	EE EE + Spouse EE + Child(ren) Family Subtotal	2 1 1 1	\$381.92 \$464.29 \$422.24 \$674.55 \$1,943.00		
TRF	521	EE EE + Spouse EE + Child(ren) Family Subtotal	2 1 1	\$43.84 \$53.29 \$48.46 \$77.42 \$223.01		
Total				\$4,457,62		

ACTIVE CONTROL-SUFFIX-ACCOUNTS (CSA) REFLECTED IN THIS BILL

0103114-010-00000



Billing and Banking Explanation

Banking Consent Form

We designed Aetna Funding Advantage (AFA) to work with a Citibank account, which Aetna will own and maintain. This is the account that will debit your bank account for your monthly invoice total. You do not need to open a separate bank account for this to take place, just provide the account you would like Aetna to debit.

Banking Setup Letter

We've included a Banking Setup Letter for your review. This letter provides information that your bank would need *if you have a debit block on the account you provided on the Banking Consent Form.* This information allows the bank to identify Aetna as the debiting party using the 2 below items:

- Aetna's Customer ID Number (a number used to identify who is debiting the account) is 1266033492.
- Aetna's Customer Name (the name of the party that is debiting the account) is AETNA AFA.

Invoice Payment

Aetna Funding Advantage is paid-as-billed. If upon review of your invoice you notice enrollments or terminations that need to take place, please utilize the online enrollment system to make these updates.

If you are not set up for online enrollment changes, please contact your account manager, plan sponsor service coordinator or the Aetna Answer Team and they will assist with processing enrollment updates.

Other Aetna Invoices

If you are moving from an existing Aetna product to the AFA product, it is possible that you may receive your current invoice for your previous product. Please do not pay the current medical portion of this invoice since you will be receiving an AFA invoice for your medical coverage. It is possible you will owe a portion of the medical due to any retroactive changes, so you will want to contact the number listed on that invoice to verify what, if anything, is due.

If you do pay this invoice by mistake, please let <u>AetnaFundingAdvantageBilling@aetna.com</u> know as soon as possible. We will apply the payment against your AFA invoice or refund to your old account.

Please note: Any ancillary products such as Dental, Vision or Life insurance will be invoiced separately and payment will need to be remitted separately. Please contact the number listed on these invoices if you have any questions.



Banking Set Up Letter

Please authorize and establish with your bank that Aetna will be initiating an ACH Debit. This ACH Debit will occur each month out of your bank account.

If there is a debit block on your bank account please add debit filter information listed below.

Company ID: 1266033492 Company Name: AETNA AFA

If you have any questions regarding this set up, please contact the Aetna Funding Advantage (AFA) Banking at the following email address: <u>Aetna Funding Advantage Billing@aetna.com</u>

Sincerely,

Aetna Funding Advantage Banking Team

